



Order Filed on November 12, 2021
by Clerk,
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

**Caption in Compliance with
D.N.J.LBR 9004-1**

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Formed in the State of Florida

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Attorney for The Money Source Inc.

In re:

Joe L. Gregory, Jr.,

April L. Gregory

Debtors.

Chapter 13

Case No. 19-32926-SLM

Hearing Date: October 13, 2021

Judge Stacey L. Meisel

CONSENT ORDER RESOLVING MOTION TO VACATE AUTOMATIC STAY

The relief set forth on the following pages is hereby **ORDERED**.

DATED: November 12, 2021

A handwritten signature in cursive script that reads "Stacey L. Meisel".

Honorable Stacey L. Meisel
United States Bankruptcy Judge

Debtors: Joe L. Gregory, Jr. and April L. Gregory
Case No.: 19-32926-SLM
Caption of Order: **CONSENT ORDER RESOLVING MOTION TO VACATE
AUTOMATIC STAY**

THIS MATTER having been opened to the Court upon the Motion to Vacate Automatic Stay (“Motion”) filed by The Money Source Inc. (“Creditor”), whereas the post-petition arrearage amount was \$14,332.08¹, as of October 7, 2021, and whereas the Debtor and Creditor seek to resolve the Motion, it is hereby **ORDERED**:

1. The automatic stay provided under 11 U.S.C. §362(a) shall remain in effect as to Creditor’s interest in the following property: **1107 East Broad St., Westfield, New Jersey 07090** (“Property”) provided that the Debtor complies with the following:

- a. On or before October 22, 2021, the Debtor shall tender a lump sum payment of \$3,583.02 directly to Creditor;
- b. On or before November 1, 2021, and continuing on or before the 1st day of each subsequent month, the Debtor shall cure the post-petition arrearage remaining after receipt of the lump sum above, namely, \$10,749.06, by remitting six (6) equal monthly payments in the amount of \$1,791.51 directly to the Creditor; and
- c. In addition to the above, the Debtor shall resume making the regular monthly payments to Creditor as they become due beginning with the November 1, 2021 payment.

2. All direct payments due hereunder not otherwise paid by electronic means and/or automatic draft, shall be sent directly to Creditor at the following address: **The Money Source Inc., 500 S. Broad Street, Suite 100A, Meriden, CT 06450.**

¹ The loan is post-petition due for the 7/1/21 through 10/1/21 payments in the amount of \$3,583.02 each for a total post-petition default of **\$14,332.08**, as of 10/7/21.

3. The Debtor will be in default under the Consent Order in the event that the Debtor fails to comply with the payment terms and conditions set forth in above Paragraphs and/or if the Debtor fails to make any payment due to Creditor under the Chapter 13 Plan.

4. If the Debtor fails to cure the default within thirty (30) days from the date of default, Creditor may submit a Certificate of Default to the Court on fourteen (14) days' notice to counsel for Debtor and the Chapter 13 Trustee for an order lifting the automatic stay imposed under 11 U.S.C. § 362(a) permitting Creditor to exercise any rights under the loan documents with respect to the Property.

5. Creditor is awarded reimbursement of attorney fees in the amount of \$250.00 to be paid through the Chapter 13 Plan.

STIPULATED AND AGREED:

/s/Russell L. Low/

Russell L. Low, Esq.
Low & Low
505 Main St., Suite 304
Hackensack, NJ 07601
Counsel for Debtor

/s/ Gavin N. Stewart
Gavin N. Stewart, Esq.
Stewart Legal Group, P.L.
401 East Jackson Street, Suite 2340
Tampa, FL 33602
Counsel for Creditor

In re:
Joe L. Gregory, Jr.
April L. Gregory
Debtors

Case No. 19-32926-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Nov 12, 2021

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 14, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Joe L. Gregory, Jr., April L. Gregory, 1107 East Broad Street, Westfield, NJ 07090-1103

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 14, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 12, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor The Money Source Inc. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Gavin Stewart	on behalf of Creditor The Money Source Inc. bk@stewartlegalgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Russell L. Low	on behalf of Debtor Joe L. Gregory Jr. ecf@lowbankruptcy.com, ecf@lowbankruptcy.com;r57808@notify.bestcase.com
Russell L. Low	on behalf of Joint Debtor April L. Gregory ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
U.S. Trustee	

District/off: 0312-2

User: admin

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Date Rcvd: Nov 12, 2021

Form ID: pdf903

Total Noticed: 1

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6